

### **ABSTRACT OF THE DISCLOSURE**

A platform and program for enhancing the value and desirability of a credit card (or other payment product) to a card holder and encouraging increased use of the card as a payment device by rewarding the card holder based not only on qualifying purchases but on miles traveled in connection with travel ticket or travel pass purchases. The inventive program leverages qualifying transaction information and other data (e.g., Level 3 Data) which automatically flow with such transaction information. The rewards redeemed by the card holder according to the inventive platform and program are not tied to a particular provider of goods or services, and reward fulfillment is managed through the card issuer or its fulfillment agent.